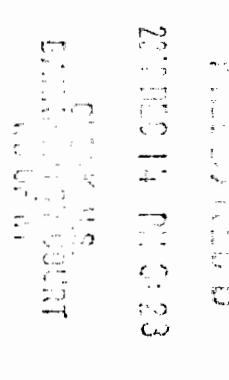


Official Form 1 (04/10)

United States Bankruptcy Court WESTERN DISTRICT OF WISCONSIN		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Saari, Matthew John		Name of Joint Debtor (Spouse)(Last, First, Middle): Saari, Shelby Ann
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): NONE
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3720		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4167
Street Address of Debtor (No. & Street, City, and State): 3512 S Pellman Loop Rd Maple WI		Street Address of Joint Debtor (No. & Street, City, and State): 3512 S Pellman Loop Rd Maple WI
ZIPCODE 54854		ZIPCODE 54854
County of Residence or of the Principal Place of Business: Douglas		County of Residence or of the Principal Place of Business: Douglas
Mailing Address of Debtor (if different from street address): SAME		Mailing Address of Joint Debtor (if different from street address): SAME
ZIPCODE		ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE		
ZIPCODE		
Type of Debtor (Form of organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below) <hr/>	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.
Statistical/Administrative Information		THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
Estimated Number of Creditors		
<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets		
<input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities		
<input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

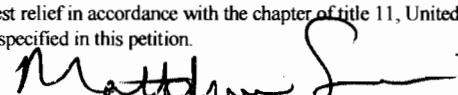
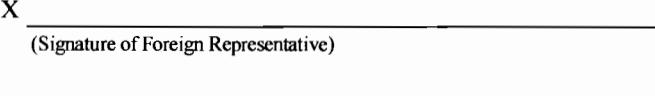
Official Form 1 (04/10)

FORM B1, Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Matthew John Saari and Shelby Ann Saari	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition		X <i>12/09/2010</i> <small>Signature of Attorney for Debtor(s)</small>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <hr/> (Name of landlord that obtained judgment)			
<hr/> (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Official Form 1 (04/10)

FORM B1, Page 3

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Matthew John Saari and Shelby Ann Saari
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p> Signature of Debtor</p> <p> Signature of Joint Debtor</p> <p>715-363-2538 Telephone Number (if not represented by attorney)</p> <p>12/09/2010 Date</p>	<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p> (Signature of Foreign Representative)</p> <p>(Printed name of Foreign Representative)</p> <p>(Date)</p>	
<p>Signature of Attorney*</p> <p> Signature of Attorney for Debtor(s)</p> <p>Printed Name of Attorney for Debtor(s)</p> <p>Firm Name</p> <p>Address</p> <p>Telephone Number</p> <p>Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Justin Jurist Printed Name and title, if any, of Bankruptcy Petition Preparer 281829154</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>PO Box 284 Winter Harbor ME 04693 Address</p> <p> X</p> <p>12/09/2010 Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p>	
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p> Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>	<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re **Matthew John Saari**
and
Shelby Ann Saari

Case No.

(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*

[Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

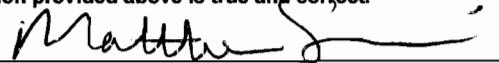
Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:



Date: 12/09/2010

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re **Matthew John Saari**
and
Shelby Ann Saari

Case No.
Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*

[Must be accompanied by a motion for determination by the court.]

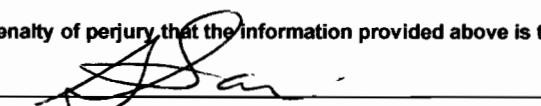
Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 

Date: 12/09/2010

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re *Matthew John Saari and Shelby Ann Saari*

Case No.
Chapter 7

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 80,000.00		
B-Personal Property	Yes	5	\$ 15,543.65		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	1		\$ 74,671.61	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,277.75	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	12		\$ 132,038.10	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,916.99
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,474.47
TOTAL		28	\$ 95,543.65	\$ 211,987.46	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re **Matthew John Saari and Shelby Ann Saari**

Case No.

Chapter 7

/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 5,277.75
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 41,461.69
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 46,739.44

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,916.99
Average Expenses (from Schedule J, Line 18)	\$ 3,474.47
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 4,162.52

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 5,277.75	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 132,038.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 132,038.10

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)

Case No. _____
(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Personal Residence located at 3512 S Pellman Loop Rd Maple, WI county of Douglas legally described as W-1/2 SE NE 15-48-11 DESC 365 RP 966		C	\$ 80,000.00	\$ 73,000.00
No continuation sheets attached			TOTAL \$ (Report also on Summary of Schedules.)	\$ 80,000.00

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property			Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			Husband--H Wife--W Joint--J Community--C		
1. Cash on hand.	X				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<i>Metro Credit Union Checking/Savings 0391</i> <i>Location: In debtor's possession</i>	C		\$ 48.65
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	<i>2 Beds</i> <i>Location: In debtor's possession</i>	C		\$ 220.00
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>3 Dressers</i> <i>Location: In debtor's possession</i>	C		\$ 180.00
		<i>Computer Desk</i> <i>Location: In debtor's possession</i>	C		\$ 25.00
		<i>Cookware & Dishes</i> <i>Location: In debtor's possession</i>	C		\$ 310.00
		<i>Couch</i> <i>Location: In debtor's possession</i>	C		\$ 75.00
		<i>Dell desktop computer</i> <i>Location: In debtor's possession</i>	C		\$ 400.00

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
		<i>Dell Laptop</i> <i>Location: In debtor's possession</i>	C	\$ 250.00
		<i>Dining Table & Chairs</i> <i>Location: In debtor's possession</i>	C	\$ 200.00
		<i>DVD Player</i> <i>Location: In debtor's possession</i>	C	\$ 10.00
		<i>Microwave</i> <i>Location: In debtor's possession</i>	C	\$ 75.00
		<i>Recliner</i> <i>Location: In debtor's possession</i>	C	\$ 50.00
		<i>Refrigerator</i> <i>Location: In debtor's possession</i>	C	\$ 50.00
		<i>Stove</i> <i>Location: In debtor's possession</i>	C	\$ 50.00
		<i>Tools</i> <i>Location: In debtor's possession</i>	C	\$ 500.00
		<i>TV</i> <i>Location: In debtor's possession</i>	C	\$ 250.00
		<i>Washer & Dryer</i> <i>Location: In debtor's possession</i>	C	\$ 500.00
		<i>Books</i> <i>Location: In debtor's possession</i>	C	\$ 40.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband-H Wife-W Joint-J Community-C	
		<i>Music & DVD's</i> <i>Location: In debtor's possession</i>	C	\$ 100.00
		<i>Pictures</i> <i>Location: In debtor's possession</i>	C	\$ 60.00
6. Wearing apparel.		<i>Clothing</i> <i>Location: In debtor's possession</i>	C	\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		<i>Saxaphone</i> <i>Location: In debtor's possession</i>	C	\$ 100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s), 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		<p>1972 Harley Davidson Superglide (not running, needs parts) Location: In debtor's possession</p> <p>1987 Harley Davidson 883 (not running, needs parts) Location: In debtor's possession</p> <p>1998 Plymouth Grand Voyager Expresso SE 182,200 Miles Location: In debtor's possession</p> <p>2005 Jeep Grand Cherokee 100,000 Miles Location: In debtor's possession</p> <p>2005 Yamaha 660 Grizzley (damaged from crash) not currently registered Location: In debtor's possession</p>	C	\$ 550.00
			C	\$ 500.00
			C	\$ 500.00
			C	\$ 8,500.00
			C	\$ 1,500.00

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband-H Wife-W Joint-J Community-C	
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)Case No. _____
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

 Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

11 U.S.C. § 522(b) (2)
 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Personal Residence located at 3512 S Pelman Loop Rd Maple, WI county of Douglas legally described as W-1/2 SE NE 15-48-11 DESC 365 RP 966	11 USC 522(d) (1)	\$ 7,000.00	\$ 80,000.00
Metro Credit Union Checking/Savings 0391	11 USC 522(d) (5)	\$ 48.65	\$ 48.65
2 Beds	11 USC 522(d) (3)	\$ 220.00	\$ 220.00
3 Dressers	11 USC 522(d) (3)	\$ 180.00	\$ 180.00
Computer Desk	11 USC 522(d) (5)	\$ 25.00	\$ 25.00
Cookware & Dishes	11 USC 522(d) (3)	\$ 310.00	\$ 310.00
Couch	11 USC 522(d) (3)	\$ 75.00	\$ 75.00
Dell desktop computer	11 USC 522(d) (5)	\$ 400.00	\$ 400.00
Dell Laptop	11 USC 522(d) (5)	\$ 250.00	\$ 250.00
Dining Table & Chairs	11 USC 522(d) (3)	\$ 200.00	\$ 200.00
DVD Player	11 USC 522(d) (3)	\$ 10.00	\$ 10.00
Microwave	11 USC 522(d) (3)	\$ 75.00	\$ 75.00
Recliner	11 USC 522(d) (3)	\$ 50.00	\$ 50.00
Refrigerator	11 USC 522(d) (3)	\$ 50.00	\$ 50.00
Page No. <u>1</u> of <u>2</u>		Subtotal:	\$ 8,893.65
		Total:	\$ 81,893.65

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)Case No. _____
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>Stove</i>	<i>11 USC 522(d) (3)</i>	\$ 50.00	\$ 50.00
<i>Tools</i>	<i>11 USC 522(d) (3)</i>	\$ 500.00	\$ 500.00
<i>TV</i>	<i>11 USC 522(d) (3)</i>	\$ 250.00	\$ 250.00
<i>Washer & Dryer</i>	<i>11 USC 522(d) (3)</i>	\$ 500.00	\$ 500.00
<i>Books</i>	<i>11 USC 522(d) (5)</i>	\$ 40.00	\$ 40.00
<i>Music & DVD's</i>	<i>11 USC 522(d) (5)</i>	\$ 100.00	\$ 100.00
<i>Pictures</i>	<i>11 USC 522(d) (5)</i>	\$ 60.00	\$ 60.00
<i>Clothing</i>	<i>11 USC 522(d) (3)</i>	\$ 500.00	\$ 500.00
<i>Saxaphone</i>	<i>11 USC 522(d) (5)</i>	\$ 100.00	\$ 100.00
<i>1972 Harley Davidson Superglide (not running, needs parts)</i>	<i>11 USC 522(d) (5)</i>	\$ 550.00	\$ 550.00
<i>1987 Harley Davidson 883 (not running, needs parts)</i>	<i>11 USC 522(d) (5)</i>	\$ 500.00	\$ 500.00
<i>1998 Plymouth Grand Voyager Expresso SE 182,200 Miles</i>	<i>11 USC 522(d) (5)</i>	\$ 500.00	\$ 500.00
<i>2005 Jeep Grand Cherokee 100,000 Miles</i>	<i>11 USC 522(d) (2)</i>	\$ 6,828.39	\$ 8,500.00
<i>2005 Yamaha 660 Grizzley (damaged from crash) not currently registered</i>	<i>11 USC 522(d) (5)</i>	\$ 1,500.00	\$ 1,500.00
		Subtotal:	\$ 11,978.39
		Total:	\$20,872.04
			\$95,543.65

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien				Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
			Contingent	Unliquidated	Disputed		
		H-Husband W-Wife J-Joint C-Community					
Account No: <u>3256</u>		C 7/28/03 Mortgage				\$ 73,000.00	\$ 0.00
Creditor # : 1 CitiFinancial 2042 Kohler Memorial Dr Sheboygan WI 53081		Value: \$ 80,000.00					
Account No: <u>0391</u>		C 3/22/05 Auto Loan				\$ 1,671.61	\$ 0.00
Creditor # : 2 Metro Credit Union 25 Belknap Street Superior WI 54880		Value: \$ 8,500.00					
Account No:							
		Value:					

No continuation sheets attached

Subtotal \$ (Total of this page)	\$ 74,671.61	\$ 0.00
Total \$ (Use only on last page)	\$ 74,671.61	\$ 0.00

(Report also on Summary of
Schedules.) (If applicable, report also on
Statistical Summary of
Certain Liabilities and
Related Data)

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Matthew John Saari and Shelby Ann Saari,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
						H--Husband W--Wife J--Joint C--Community		
Account No: 6400		C 1/1/08 Property Taxes				\$ 5,277.75	\$ 5,277.75	\$ 0.00
Creditor # : 1 Douglas County Treasurer 1313 Belknap Street Superior WI 54880								
Account No:								
Account No:								
Account No:								
Account No:								
Account No:								
Sheet No. <u>1</u> of <u>1</u> continuation sheets						Subtotal \$ (Total of this page)	5,277.75	5,277.75
attached to Schedule of Creditors Holding Priority Claims						Total \$ (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)	5,277.75	
						Total \$ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and	5,277.75	0.00

B6F (Official Form 6F) (12/07)

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on
 Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Amount of Claim		
			Contingent	Unliquidated	Disputed
Account No: 4167 <i>Creditor # : 1 ACS Education Services 501 Bleecker Street Utica NY 13501</i>	C	12/19/09 <i>Student Loan</i>			\$ 39,901.69
Account No: 3913 <i>Creditor # : 2 Applebees 3605 Tower Ave Superior WI 54880</i>	C	11/11/06			\$ 35.00
Account No: 3913 <i>Representing: Applebees</i>		 <i>Resturant efund Affiliate PO Box 263 Gardner KS 66030</i>			
Account No: 3580 <i>Creditor # : 3 Bisk ED, Inc. 9417 Princess Palm Ave. Tampa FL 33619</i>	C	 <i>Student Loan</i>			\$ 1,560.00
11 continuation sheets attached			Subtotal \$		\$ 41,496.69
			Total \$		
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related					

B6F (Official Form 6F) (12/07) - Cont.

In re *Matthew John Saari and Shelby Ann Saari*
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Amount of Claim	
				Unliquidated	Disputed
		H-Husband W-Wife J-Joint C-Community			
Account No: 3580		Conserve 200 Crosskeys Office Park Fairport NY 14450			
Representing: Bisk ED, Inc.					
Account No: 2461	C	11/1/99 Credit Card Purchases			\$ 10,006.58
Creditor # : 4 Capital One PO Box 790126 Saint Louis MO 63179					
Account No: 2461		Rausch, Sturm, Israel 2448 South 102nd Street Suite 210 Milwaukee WI 53227			
Representing: Capital One					
Account No: 5988	C	11/10/04 Credit Card Purchases			\$ 6,791.32
Creditor # : 5 Care Credit PO Box 960061 Orlando FL 32896					
Account No: 5988		Rausch, Sturm, Israel 2448 South 102nd Street Suite 210 Milwaukee WI 53227			
Representing: Care Credit					
Account No: 8895	C	6/29/06 Credit Card Purchases			\$ 2,134.25
Creditor # : 6 Care Credit PO Box 981127 El Paso TX 79998					

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H-Husband	W-Wife	J-Joint	C-Community
Account No: 8895 Representing: <i>Care Credit</i>		<i>First Source Advantage, LLC. 205 Bryant Woods South Buffalo NY 14228</i>				
Account No: 2300 Creditor # : 7 <i>Citi Cards</i> PO Box 688905 Des Moines IA 50368	C	6/1/04 <i>Credit Card Purchases</i>				\$ 12,118.78
Account No: 2300 Representing: <i>Citi Cards</i>		<i>Kohn Law Firm 312 E Wisconsin Ave. Suite 501 Milwaukee WI 53202</i>				
Account No: 3372 Creditor # : 8 <i>CitiBusiness Card</i> PO Box 688906 Des Moines IA 50368	C	5/15/04 <i>Credit Card Purchases</i>				\$ 16,710.50
Account No: 3372 Representing: <i>CitiBusiness Card</i>		<i>Northland Group PO Box 390846 Minneapolis MN 55401</i>				
Account No: 1158 Creditor # : 9 <i>CitiFinancial</i> PO Box 183041 Columbus OH 43218	C	8/2/04 <i>Credit Card Purchases</i>				\$ 4,614.81
Sheet No. 2 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$ \$ 33,444.09
						(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H-Husband W-Wife J-Joint C-Community
Account No: <u>1158</u>		Messerli & Kramer 3033 Campus Drive Minneapolis MN 55441				
Representing: <i>CitiFinancial</i>						
Account No: <u>8816</u>	C	5/24/05 Credit Card Purchases				\$ 2,023.17
Creditor # : 10 Dell Financial Services PO Box 81577 Austin TX 78708						
Account No: <u>0127</u>	C	4/1/05 Credit Card Purchases				\$ 1,930.05
Creditor # : 11 Dell Financial Services PO Box 81577 Austin TX 78708						
Account No: <u>8304</u>	C	11/30/06				\$ 690.97
Creditor # : 12 Ferrell Gas PO Box 88086 Chicago IL 60680						
Account No: <u>8304</u>		RMS PO Box 523 Richfield OH 44286				
Representing: <i>Ferrell Gas</i>						
Account No: <u>8571</u>	C	3/1/06 Credit Card Purchases				\$ 4,668.76
Creditor # : 13 HSBC Menards Dept 7680 Carol Stream IL 60116						

Sheet No. 3 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 9,312.95

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Cc-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim		
			H-Husband	W-Wife	J-Joint	C-Community	Disputed
Account No: <u>8571</u>		<u>Rausch, Sturm, Israel</u> <u>2448 South 102nd Street</u> <u>Suite 210</u> <u>Milwaukee WI 53227</u>					
Representing: <u>HSBC Menards</u>							
Account No: <u>8944</u>	<u>C</u>	<u>5/1/06</u> <u>Credit Card Purchases</u>					<u>\$ 5,172.33</u>
Creditor # : <u>14</u> <u>HSBC Menards</u> <u>PO Box 15521</u> <u>Wilmington DE 19850</u>							
Account No: <u>8944</u>		<u>Northland Group</u> <u>PO Box 390846</u> <u>Minneapolis MN 55401</u>					
Representing: <u>HSBC Menards</u>							
Account No: <u>4704</u>	<u>C</u>	<u>5/4/10</u> <u>Medical Bills</u>					<u>\$ 49.64</u>
Creditor # : <u>15</u> <u>Laboratory Medicine Specialist</u> <u>PO Box 238</u> <u>Avon MN 56310</u>							
Account No: <u>9262</u>	<u>C</u>	<u>1/1/09</u>					<u>\$ 299.70</u>
Creditor # : <u>16</u> <u>Malibu Pilates</u> <u>95 Old Shoals Road</u> <u>Dept C</u> <u>Arden NC 28704</u>							
Account No: <u>9262</u>		<u>SKO Brenner American</u> <u>PO Box 230</u> <u>Farmingdale NY 11735</u>					
Representing: <u>Malibu Pilates</u>							

Sheet No. 4 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 5,521.67

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re **Matthew John Saari and Shelby Ann Saari**
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtors	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim	
			H-Husband	W-Wife	J-Joint	C-Community
Account No: 2472		C 9/26/06 Medical Bills				\$ 291.43
Creditor # : 17 P.S. Rudie & Assoc. LTD 324 W Superior Street #302 Duluth MN 55802						
Account No: 0804		C 6/29/09 Medical Bills				\$ 36.00
Creditor # : 18 Radiological Associates of Dul 925 E Superior St. Suite 109 Duluth MN 55802						
Account No: 0804		J.C. Christenson PO Box 519 Sauk Rapids MN 56379				
Representing: Radiological Associates of Dul						
Account No:		C				\$ 4,614.81
Creditor # : 19 RCB Collections 310 E. Howard St. PO Box 706 Hibbing MN 55746						
Account No: 4072		C 11/30/02 Credit Card Purchases				\$ 1,177.39
Creditor # : 20 Sams Club Credit P.O. Box 530942 Atlanta GA 30353						
Account No: 4072						
Representing: Sams Club Credit		Resurgent Capital Services PO Box 10587 Greenville SC 29603				

Sheet No. 5 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 6,119.63**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re *Matthew John Saari and Shelby Ann Saari*
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim		
			H--Husband	W--Wife	J--Joint	C--Community	Disputed
Account No:							\$ 0.00
Creditor # : 21 Schmitt Music 2400 Freeway Blvd Minneapolis MN 55430							
Account No:							
Representing: Schmitt Music		Northland Credit Control 3617 Vera Cruz Avenue North Minneapolis MN 55402					
Account No: 5832							\$ 207.70
Creditor # : 22 St. Lukes Clinic 915 E. 1st Street Duluth MN 55805		5/4/10 Medical Bills					
Account No: 5833							\$ 80.82
Creditor # : 23 St. Lukes Clinic 915 E. 1st Street Duluth MN 55805		8/30/10 Medical Bills					
Account No: 5832							\$ 200.50
Creditor # : 24 St. Lukes Clinic 915 E. 1st Street Duluth MN 55805		11/6/06 Medical Bills					
Account No: 5832							
Representing: St. Lukes Clinic		Allied Interstate 800 Interchange West Minneapolis MN 55426					

Sheet No. 6 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 489.02**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim
					Disputed
Account No: 5833 <i>Creditor # : 25 St. Lukes Clinic 915 E. 1st Street Duluth MN 55805</i>		C 6/29/09 <i>Medical Bills</i>			\$ 1,678.88
Account No: 0283 <i>Creditor # : 26 St. Lukes Clinic 915 E. 1st Street Duluth MN 55805</i>		C 4/27/10 <i>Medical Bills</i>			\$ 615.49
Account No: 9602 <i>Creditor # : 27 St. Lukes Hospital PO Box 739 Moline IL 61266</i>		C 6/26/09 <i>Medical Bills</i>			\$ 6,549.03
Account No: 9602 <i>Representing: St. Lukes Hospital</i>			<i>Richard Seirstad, ESQ PO Box 570 Sauk Rapids MN 56379</i>		
Account No: 7140 <i>Creditor # : 28 St. Lukes Hospital PO Box 739 Moline IL 61266</i>		C 6/14/10 <i>Medical Bills</i>			\$ 31.25
Account No: 7140 <i>Representing: St. Lukes Hospital</i>			<i>J.C. Christenson PO Box 519 Sauk Rapids MN 56379</i>		
Sheet No. <u>7</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$		\$ 8,874.65
			Total \$		
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related					

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H-Husband W-Wife J-Joint C-Community
Account No: 7214		C 9/13/06 Medical Bills				\$ 62.24
Creditor # : 29 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 8882		C 6/30/10 Medical Bills				\$ 335.72
Creditor # : 30 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 1426		C 6/29/09 Medical Bills				\$ 595.35
Creditor # : 31 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 1426						
Representing: St. Lukes Hospital		Richard Seirstad, ESQ PO Box 570 Sauk Rapids MN 56379				
Account No: 7140		C 6/14/10 Medical Bills				\$ 62.51
Creditor # : 32 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 3272		C 5/4/10 Medical Bills				\$ 241.91
Creditor # : 33 St. Lukes Hospital PO Box 739 Moline IL 61266						

Sheet No. 8 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 1,297.73

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 7140		C 6/14/10 Medical Bills				\$ 82.43
Creditor # : 34 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 8545		C 6/14/10 Medical Bills				\$ 271.91
Creditor # : 35 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 5302		C 4/26/10 Medical Bills				\$ 2,218.43
Creditor # : 36 St. Lukes Hospital PO Box 739 Moline IL 61266						
Account No: 732j		C 11/22/2006				\$ 43.13
Creditor # : 37 Subway E. 2nd Street #27475 Superior WI 54880						
Account No: 732j		Como Law Firm PO Box 130668 Saint Paul MN 55113				
Representing: Subway						
Account No: 3913		C 11/22/06				\$ 87.62
Creditor # : 38 SuperOne 1515 Oaks Ave. Superior WI 54880						

Sheet No. 9 of 11 continuation sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 2,703.52

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of
 Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim
			Contingent	Unliquidated	Disputed
Account No: 3913		National Recoveries, Inc. 14735 Hwy 65 NE Suite 100 Andover MN 55304			
Representing: SuperOne					
Account No: 2872	C	11/22/09			\$ 30.79
Creditor # : 39 Taste of Home PO Box 4002872 Duluth MN 55805					
Account No: 2872		North Shore Agency 4000 East Fifth Avenue Columbus OH 43219			
Representing: Taste of Home					
Account No: 9722	C	5/26/06 Personal Loan			\$ 1,368.00
Creditor # : 40 Wells Fargo Financial PO Box 94498 Las Vegas NV 89193					
Account No: 9722		Northland Group 7831 Glenroy Rd Suite 110 Minneapolis MN 55439			
Representing: Wells Fargo Financial					
Account No: 4678	C	11/15/04 Credit Card Purchases			\$ 494.00
Creditor # : 41 Wells Fargo Financial PO Box 98798 Las Vegas NV 89193					

Sheet No. 10 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 1,892.79

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew John Saari and Shelby Ann Saari
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 4678		North Star Capital Aquisition 170 Northpoint Pkwy Suite 300 Buffalo NY 14228				
Representing: Wells Fargo Financial						
Account No: Creditor # : 42 Young Plumbing & Heating 5223 Oakes Ave Superior WI 54880	C	3/5/07 Service Charges				\$ 671.94
Account No: Representing: Young Plumbing & Heating		Gramstrup Law Office 1409 Hammond Ave. Suite 322 Superior WI 54880				
Account No: 1460	C	9/27/00 Credit Card Purchases				\$ 1,281.27
Representing: Younkers Card						
Account No: 1460		Resurgent Capital Services PO Box 10587 Greenville SC 29603				
Account No: _____ _____ _____ _____						
Sheet No. 11 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$			\$ 1,953.21
			Total \$			\$ 132,038.10
			(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related			

In re Matthew John Saari and Shelby Ann Saari

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Matthew John Saari and Shelby Ann Saari

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEBTOR'S MARITAL STATUS:		DEPENDENTS OF DEBTOR AND SPOUSE	
Status: Married	Relationship(s): Daughter	Age(s): 15	
EMPLOYMENT:		DEBTOR	
Occupation	Truck Driver	Direct Sales	
Name of Employer	Conway Freight	Self Employed	
How Long Employed	11 Months	2 years	
Address of Employer	202 South 26th Ave. West Duluth MN 55806	3512 S. Pellman Loop Rd Maple WI 54854	
INCOME: (Estimate of average or projected monthly income at time case filed)			
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)			
\$ 2,435.72 \$ 443.65			
2. Estimate monthly overtime			
\$ 1,283.14 \$ 0.00			
\$ 3,718.87 \$ 443.65			
3. SUBTOTAL			
4. LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security			
\$ 219.70 \$ 0.00			
b. Insurance			
\$ 25.83 \$ 0.00			
c. Union dues			
\$ 0.00 \$ 0.00			
d. Other (Specify):			
\$ 0.00 \$ 0.00			
\$ 245.53 \$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS			
6. TOTAL NET MONTHLY TAKE HOME PAY			
\$ 3,473.34 \$ 443.65			
7. Regular income from operation of business or profession or farm (attach detailed statement)			
\$ 0.00 \$ 0.00			
8. Income from real property			
\$ 0.00 \$ 0.00			
9. Interest and dividends			
\$ 0.00 \$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.			
\$ 0.00 \$ 0.00			
11. Social security or government assistance (Specify):			
\$ 0.00 \$ 0.00			
12. Pension or retirement income			
\$ 0.00 \$ 0.00			
13. Other monthly income (Specify):			
\$ 0.00 \$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13			
\$ 0.00 \$ 0.00			
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			
\$ 3,473.34 \$ 443.65			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)			
\$ 3,916.99			
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)			
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:			

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	542.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	278.00
b. Water and sewer	\$	0.00
c. Telephone	\$97.00
d. Other Cell Phone	\$	145.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	600.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	60.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	210.00
c. Health	\$	0.00
d. Auto	\$	67.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) Property Tax	\$	117.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	480.00
b. Other: Student Loans	\$	204.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: School Lunch Other: Online Budgeting Program	\$	40.00
Line 17 Continuation Page Total (see continuation page for itemization)	\$	95.47
	\$	99.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,474.47
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 480.00 decrease car paid off		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,916.99
b. Average monthly expenses from Line 18 above	\$	3,474.47
c. Monthly net income (a. minus b.)	\$	442.52

In re Matthew John Saari and Shelby Ann Saari,
Debtor(s)

Case No. _____

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

17. (continuation) OTHER EXPENSES

<u>Bizpack program for my work</u>	\$.....	<u>99.00</u>
Line 17 Continuation Page Total (seen as line item "17" on Schedule J)		\$ <u>99.00</u>

In re Matthew John Saari and Shelby Ann Saari
Debtor

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 12/9/2010

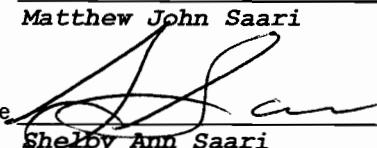
Signature



Matthew John Saari

Date: 12/9/2010

Signature



Shelby Ann Saari

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re: **Matthew John Saari**
and
Shelby Ann Saari

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: \$43,322.50 **Employment/Debtor**
Last Year: \$14,903
Year before: \$55,484

Year to date: \$2,661.51 **Employment/Spouse**
Last Year: \$1,318
Year before: \$10,251

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and

Form 7 (04/10)

a joint petition is not filed.)

AMOUNT SOURCE

Year to date: *Unemployment/Debtor*

Last Year: \$20,560

Year before:

3. Payments to creditors

None Complete a. or b, as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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<i>Asset Acceptance LLC vs Matthew Saari 09CV000045</i>	<i>Civil Suit</i>	<i>Douglas County Superior, WI</i>	<i>Garnishment</i>
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<i>Cap One vs Shelby Saari 7CV000483</i>	<i>Civil Suit</i>	<i>Douglas County Superior, WI</i>	<i>Judgement</i>
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<i>Arrow Financial vs Shelby Saari</i>	<i>Civil Suit</i>	<i>Douglas County Superior, WI</i>	<i>Judgement</i>
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Form 7 (04/10)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
8SC000092			

Arrow Financial vs Shelby Saari 8SC000199	Civil Suit	Douglas County Superior, WI	Judgement
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Form 7 (04/10)

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: LSS Financial Counseling Service Address: 424 West Superior Street, Suite 600 Duluth, MN 55802</i>	<i>Date of Payment: 10/13/10 Payor: Matthew John Saari</i>	<i>\$75.00</i>
<i>Payee: Aleutian Enterprises, Inc. Address: PO Box 284 Winter Harbor, ME 04693</i>	<i>Date of Payment: 11/24/10 Payor: Matthew John Saari</i>	<i>\$87.00</i>

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<i>Institution: ING Address: PO Box 5166 Boston, MA 02206</i>	<i>Account Type and No.: 401(k) #1095 Final Balance: \$4,622.04</i>	<i>2/22/10</i>

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



17. Environmental Information

None For the purpose of this question, the following definitions apply:



"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case



If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of

all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/09/2010

Signature
of Debtor

Matthew S.

Date 12/09/2010

Signature _____
of Joint Debtor
(if any)

Sam

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re Matthew John Saari and Shelby Ann Saari

Case No.
Chapter 7

/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - HUSBAND'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
Creditor's Name : <i>None</i>	Describe Property Securing Debt :	
Property will be (check one) : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 12/09/2010

Debtor: Matthew S.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re **Matthew John Saari and Shelby Ann Saari**

Case No.
Chapter 7

/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. _____

Creditor's Name : <i>None</i>	Describe Property Securing Debt :
---	--

Property will be (check one) :

Surrendered Retained

If retaining the property, I intend to (check at least one) :

Redeem the property

Reaffirm the debt

Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

Claimed as exempt Not claimed as exempt

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

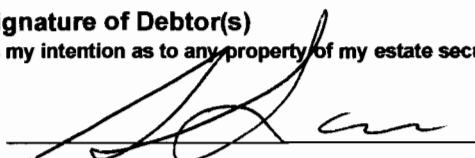
Property No. _____	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
Lessor's Name: <i>None</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 12/09/2010

Debtor:



**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re **Matthew John Saari and Shelby Ann Saari**

Case No.
Chapter 7

/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name : <i>CitiFinancial 2042 Kohler Memorial Dr Sheboygan, WI 53081</i>	Describe Property Securing Debt : <i>Personal Residence</i>	
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Property No. 2		
Creditor's Name : <i>Metro Credit Union 25 Belknap Street Superior, WI 54880</i>	Describe Property Securing Debt : <i>2005 Jeep Grand Cherokee</i>	
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 12/09/2010

Debtor: Matthew J. ...

Date: 12/09/2010

Joint Debtor: John

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

United States Bankruptcy Court
WESTERN District Of WISCONSIN

In re Matthew John Saari

and

Shelby Ann Saari

Debtor

Case No. _____

Chapter 7 _____

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Justin Jurist

Printed name and title, if any, of Bankruptcy Petition Preparer

Address:

PO Box 284
Winter Harbor, ME 04693

X

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

281829154

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy
Code.

Matthew John Saari and Shelby Ann Saari

Printed Name(s) of Debtor(s)

Case No. (if known) _____

Date

X *Matthew Saari* 12-9-10
Signature of Debtor Date
X *Shelby Ann Saari*
Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has
NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the
debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy
petition preparers on page 3 of Form B1 also include this certification.

B280 (Form 280) (10/05)

United States Bankruptcy Court

WESTERN District Of WISCONSIN

In re Matthew John Saari
and
Shelby Ann Saari
Debtor

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

[This form must be filed with the petition if a bankruptcy petition preparer prepares the petition. 11 U.S.C. § 110(h)(2).]

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services I have agreed to accept..... \$ 87.00
Prior to the filing of this statement I have received..... \$ 87.00
Balance Due..... \$ _____

2. I have prepared or caused to be prepared the following documents (itemize):
Petition, all Supporting Schedules
and provided the following services (itemize):
Typing Services
3. The source of the compensation paid to me was:
 Debtor Other (specify) _____
4. The source of compensation to be paid to me is:
 Debtor Other (specify) _____
5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.
6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME

x _____
Signature
Justin Jurist
Printed name and title, if any, of Bankruptcy
Petition Preparer
Address:
PO Box 284
Winter Harbor, ME 04693

SOCIAL SECURITY NUMBER
281829154
Social Security number of bankruptcy
petition preparer (If the bankruptcy
petition preparer is not an individual,
state the Social Security number of the
officer, principal, responsible person or
partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

Date _____

B19 (Official Form 19) (12/07)

**United States Bankruptcy Court
WESTERN District Of WISCONSIN**

In re Matthew John Saari, Case No. _____
Debtor Chapter 7

**DECLARATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared the accompanying document(s) listed below for compensation and have provided the debtor with a copy of the document(s) and the attached notice as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Accompanying documents:
Petition, all Supporting Schedules

Printed or Typed Name and Title, if any, of
Bankruptcy Petition Preparer:
Justin Jurist
Social-Security No. of Bankruptcy Petition
Preparer (Required by 11 U.S.C. § 110):
281829154

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

PO Box 284, Winter Harbor ME 04693
Address
Justin Jurist
X _____
Signature of Bankruptcy Petition Preparer Date _____

Names and social-security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

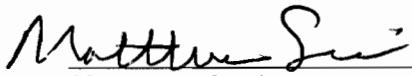
NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER
[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

 12-9-10
Signature of Debtor Date

 12-9-2010
Joint Debtor (if any) Date

[In a joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

In re **Matthew John Saari**
and
Shelby Ann Saari

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: **In Pro Per**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 12/09/2010

Matthew Saari
Debtor
Shelby Saari
Joint Debtor

ACS Education Services
501 Bleecker Street
Utica, NY 13501

Allied Interstate
800 Interchange West
Minneapolis, MN 55426

Applebees
3605 Tower Ave
Superior, WI 54880

Bisk ED, Inc.
9417 Princess Palm Ave.
Tampa, FL 33619

Capital One
PO Box 790126
Saint Louis, MO 63179

Care Credit
PO Box 981127
El Paso, TX 79998

Care Credit
PO Box 960061
Orlando, FL 32896

Citi Cards
PO Box 688905
Des Moines, IA 50368

CitiBusiness Card
PO Box 688906
Des Moines, IA 50368

CitiFinancial
2042 Kohler Memorial Dr
Sheboygan, WI 53081

CitiFinancial
PO Box 183041
Columbus, OH 43218

Como Law Firm
PO Box 130668
Saint Paul, MN 55113

Conserve
200 Crosskeys Office Park
Fairport, NY 14450

Dell Financial Services
PO Box 81577
Austin, TX 78708

Douglas County Treasurer
1313 Belknap Street
Superior, WI 54880

Ferrell Gas
PO Box 88086
Chicago, IL 60680

First Source Advantage, LLC.
205 Bryant Woods South
Buffalo, NY 14228

Gramstrup Law Office
1409 Hammond Ave.
Suite 322
Superior, WI 54880

HSBC Menards
PO Box 15521
Wilmington, DE 19850

HSBC Menards
Dept 7680
Carol Stream, IL 60116

J.C. Christenson
PO Box 519
Sauk Rapids, MN 56379

Kohn Law Firm
312 E Wisconsin Ave.
Suite 501
Milwaukee, WI 53202

Laboratory Medicine Specialist
PO Box 238
Avon, MN 56310

Malibu Pilates
95 Old Shoals Road
Dept C
Arden, NC 28704

Messerli & Kramer
3033 Campus Drive
Minneapolis, MN 55441

Metro Credit Union
25 Belknap Street
Superior, WI 54880

National Recoveries, Inc.
14735 Hwy 65 NE
Suite 100
Andover, MN 55304

North Shore Agency
4000 East Fifth Avenue
Columbus, OH 43219

North Star Capital Aquisition
170 Northpoint Pkwy
Suite 300
Buffalo, NY 14228

Northland Credit Control
3617 Vera Cruz Avenue North
Minneapolis, MN 55402

Northland Group
PO Box 390846
Minneapolis, MN 55401

Northland Group
7831 Glenroy Rd
Suite 110
Minneapolis, MN 55439

P.S. Rudie & Assoc. LTD
324 W Superior Street
#302
Duluth, MN 55802

Radiological Associates of Dul
925 E Superior St.
Suite 109
Duluth, MN 55802

Rausch, Sturm, Israel
2448 South 102nd Street
Suite 210
Milwaukee, WI 53227

RCB Collections
310 E. Howard St.
PO Box 706
Hibbing, MN 55746

Restaurant efund Affiliate
PO Box 263
Gardner, KS 66030

Resurgent Capital Services
PO Box 10587
Greenville, SC 29603

Richard Seirstad, ESQ
PO Box 570
Sauk Rapids, MN 56379

RMS
PO Box 523
Richfield, OH 44286

Sams Club Credit
P.O. Box 530942
Atlanta, GA 30353

Schmitt Music
2400 Freeway Blvd
Minneapolis, MN 55430

SKO Brenner American
PO Box 230
Farmingdale, NY 11735

St. Lukes Clinic
915 E. 1st Street
Duluth, MN 55805

St. Lukes Hospital
PO Box 739
Moline, IL 61266

Subway
E. 2nd Street #27475
Superior, WI 54880

SuperOne
1515 Oaks Ave.
Superior, WI 54880

Taste of Home
PO Box 4002872
Duluth, MN 55805

Wells Fargo Financial
PO Box 94498
Las Vegas, NV 89193

Wells Fargo Financial
PO Box 98798
Las Vegas, NV 89193

Wisconsin Department of Revenue
PO Box 8902
Madison, WI 53708

Young Plumbing & Heating
5223 Oakes Ave
Superior, WI 54880

Younkers Card
PO Box 5211
Carol Stream, IL 60197